

SERFF Tracking Number: LFCR-126567239 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 45357
Company Tracking Number: LTC1030 BUYER FLYER
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: MM500-P-AR et al.
Project Name/Number: /

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: MM500-P-AR et al.

SERFF Tr Num: LFCR-126567239 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 45357

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: LTC1030 BUYER
FLYER

State Status: Closed

Filing Type: Advertisement

Reviewer(s): Marie Bennett

Author: Smith Darlene

Disposition Date: 04/12/2010

Date Submitted: 04/05/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/12/2010

Explanation for Other Group Market Type:

State Status Changed: 04/12/2010

Deemer Date:

Created By: Smith Darlene

Submitted By: Smith Darlene

Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter

Company and Contact

Filing Contact Information

Karina Amaral, Compliance Analyst 1 -

karina.amaral@lifecareassurance.com

Advertising

21600 Oxnard Street

818-867-2307 [Phone]

Suite 1500

818-867-2508 [FAX]

Woodland Hills, CA 91367

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Filing Company Information

(This filing was made by a third party - LCA01)

Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts
 Long Term Care Administrative Office Group Code: 435 Company Type:
 P.O. Box 4243 Group Name: State ID Number:
 Woodland Hills, CA 91365-4243 FEIN Number: 04-1590850
 (818) 867-2450 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50//form x 1 form = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$50.00	04/05/2010	35402159

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	04/12/2010	04/12/2010

SERFF Tracking Number: *LFCR-126567239* *State:* *Arkansas*
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TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
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Disposition

Disposition Date: 04/12/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>LFCR-126567239</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Massachusetts Mutual Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45357</i>
<i>Company Tracking Number:</i>	<i>LTC1030 BUYER FLYER</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>MM500-P-AR et al.</i>		
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover letter		Yes
Form	Buyer Flyer		Yes

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TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: MM500-P-AR et al.

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Form Schedule

Lead Form Number: LTC1030

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LTC1030	Advertising Buyer Flyer	Initial		0.000	LTC1030_Buyer__General 1.pdf



WHAT IS THE SIGN OF A GOOD DECISION?

It's recognizing that Long Term Care Insurance can help protect your assets and your family from the cost of care.

You've worked hard building your family and your retirement savings. Yet, in the years ahead, your potential need for long term care¹ could put a significant burden on both. With Long Term Care Insurance from Massachusetts Mutual Life Insurance Company, you get the security of knowing that should a long term care need arise you'll have help covering your costs. This, in turn, would help your family deal with the potential burden of such costs. Plus, MassMutual has financial strength ratings that are among the highest of any company in any industry.² So you get more than peace of mind. You get the confidence that comes from a good decision. **Talk to a local MassMutual insurance agent or visit MassMutual.com to learn about the benefits of being prepared for long term care.**

(First Name Last Name)
(CA Insurance License #)
(General Agency DBA Name)
(Street Address)
(City, State, Zip Code)
(Phone Number)
(Email Address)



(General Agency DBA Name)

We'll help you get there.®



LIFE INSURANCE + RETIREMENT/401(K) PLAN SERVICES + DISABILITY INCOME INSURANCE + LONG TERM CARE INSURANCE + ANNUITIES

MassMutual Financial Group refers to Massachusetts Mutual Life Insurance Company (MassMutual), its affiliated companies and sales representatives. Insurance products are issued by and ratings apply to MassMutual, Springfield, MA 01111. ¹Long term care typically involves substantial assistance with two or more activities of daily living (eating, bathing, dressing, toileting, continence or transferring) or supervision due to severe cognitive impairment. ²Financial strength ratings as of 3/1/10: A.M. Best (A++); Fitch (AAA); Moody's (Aa2); Standard & Poor's (AA+). These ratings refer only to the financial strength of the company and are not recommendations of the specific policy provisions, rates or practices of the company. Ratings are subject to change. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent or MassMutual at 800-272-2216 and an agent will contact you. **The purpose of this material is the solicitation of insurance.** CRN201203-129771

LTC1030

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover letter		
Comments:		
Attachment:		
AR DOI Cover letter 4-02-10.pdf		



April 2, 2010

Harris Shearer
Rate and Form Analyst
Arkansas Department of Insurance
1200 West Third Street,
Little Rock, Arkansas 72201-1904

RE: MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY – NAIC # 65935
Submission of Advertising Materials To Be Used with
Long Term Care Policy Form MM500-P-AR et al.

LTC1030 Buyer Flyer

Dear Mr. Harris Shearer,

The enclosed advertising material is being submitted for your review and approval. This is meant to be an “invitation to inquire” regarding Massachusetts Mutual Life Insurance Company’s long term care insurance coverage.

Please note that the bracketed information on this form is meant to be variable. For instance, the logo of the license agent on the bottom right is meant to be variable as this form is intended to be personalized with the agent's information.

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Karina Amaral', written in a cursive style.

Karina Amaral
Compliance Analyst
(800) 366-5463, ext. 2307
Karina.Amaral@LifeCareAssurance.com

Attachment

Massachusetts Mutual Life Insurance Company
Long Term Care Administrative Office
21600 Oxnard Street, Suite 1500 • Mailing Address: Post Office Box 4243
Woodland Hills, CA 91365-4243
(888) 505-8952 • Fax (818) 887-4595